HERO Community Utility Token Whitepaper Version 1.3

November 2026

Important Notice

This document describes the HERO token and the Zero To Hero ecosystem. It is provided for informational purposes and should not be interpreted as financial, investment, legal, tax, or other professional advice.

HERO is a blockchain-based community token. It does not represent shares, equity, ownership, debt, or any other financial claim against the Zero To Hero brand, its operator, contributors, or any associated company.

HERO does not grant holders rights to revenues, profits, assets, dividends, interest, repayment, or liquidation proceeds. It does not confer voting rights, corporate control, or governance rights over the Zero To Hero brand or its operations.

The token may be volatile, illiquid, or lose all of its market value. No particular market price, level of liquidity, future utility, or token burn is guaranteed.

The legal classification and regulatory treatment of HERO depend on the applicable laws and the actual circumstances of its issuance, distribution, promotion, and use. The terminology used in this document does not determine that classification.

1. Executive Summary

HERO is a community token associated with Zero To Hero, an independent media brand focused on cryptocurrency, blockchain technology, financial markets, and macroeconomic developments.

The Zero To Hero ecosystem includes a YouTube channel, a blog, an X profile, an OpenChat community, and a collection of online analytical tools.

HERO is intended to support participation in the community and to serve as a payment method for selected community services. Its principal existing payment use is the subscription to the private OpenChat community.

Most Zero To Hero content and applications are freely accessible. Holding HERO is not required to access the public applications, watch YouTube videos, read currently published blog articles, or follow the brand's public social media content.

The OpenChat community is different: access to its private subscriber area requires a subscription payment in HERO.

HERO has a fixed genesis supply of 2,000,000,000 tokens. No additional tokens can be minted. The supply may decrease through permanent token burns.

HERO operates on the Internet Computer blockchain and uses the ICRC token standard.

The token does not provide holders with ownership, revenue-sharing, profit-sharing, or governance rights. Its purpose is limited to community participation and payment functionality as described in this document.

2. The Zero To Hero Ecosystem

Zero To Hero is a global media and community project. Its audience includes cryptocurrency enthusiasts and market participants from different countries.

The project focuses particularly on the Internet Computer ecosystem, Bitcoin, other major cryptocurrencies, technical and fundamental analysis, and macroeconomic developments.

Its principal platforms and services include:

2.1 YouTube

The YouTube channel is the main public content platform. It publishes videos covering cryptocurrency projects, market developments, technical analysis, fundamental analysis, and broader financial topics.

Access to public YouTube content does not require HERO.

2.2 Blog

The Zero To Hero blog publishes written articles and analysis that complement the video content.

All articles published to date have been freely accessible. The platform may offer gated or subscription-based articles in the future, but no such access restriction is currently required.

2.3 X

The project's X profile provides public commentary, updates, and interaction with the wider cryptocurrency community.

2.4 OpenChat Community

The OpenChat community provides a space for members to interact, discuss cryptocurrency-related topics, and participate in community activities.

Access to the private subscriber area requires payment of a subscription fee in HERO.

The subscription mechanism is described in Section 5.

2.5 Online Applications and Analytical Tools

Zero To Hero provides a collection of online tools intended to make cryptocurrency information and analysis more accessible.

The applications currently include:

HERO Burn Dashboard

A dashboard that tracks HERO token supply information and the quantity of tokens burned. It provides transparency regarding the token's supply-reduction activity.

Financial Statement

An informational dashboard tracking revenue, expenses, and earnings associated with selected project activities and portfolios, including projects such as ICP, Solana, Ethereum, and NEAR.

This application is an analytical and informational tool. Its data should not be interpreted as audited financial statements or as financial reporting to HERO holders.

Cryptocurrency Charts

A collection of cryptocurrency charts that allows users to examine market prices and other chart information through TradingView integrations.

Fear & Greed

An analytical tool that calculates Fear & Greed indicators for HERO and ICP on a scale from 1 to 100, using a combination of community-related and technical metrics.

These indicators are informational and should not be considered investment recommendations.

ICP Portfolio Builder

A questionnaire-based tool designed to help users consider their risk appetite and understand how different risk-management approaches may relate to their personal preferences.

It does not provide individualized investment advice or manage assets on behalf of users.

Coinhero

A tool that tracks information relating to the top 100 cryptocurrencies.

HERO Blog

An application through which users can access the project's written content and articles.

Unless a specific article is expressly designated as restricted, blog content remains freely accessible.

2.6 Application Technology and Infrastructure

All of the applications listed above have been developed using Caffeine AI and deployed on the Internet Computer blockchain as canisters managed by Caffeine.

Their availability and operation therefore depend, among other things, on the continued availability and functioning of the relevant infrastructure, services, and integrations.

The use of blockchain infrastructure does not mean that every component of the applications is independently decentralized or free from third-party dependencies.

The applications are currently accessible without requiring users to hold or spend HERO, except for the separate OpenChat subscription described in this document.

3. HERO Token

3.1 Token Overview

HERO is deployed on the Internet Computer blockchain using the ICRC token standard.

Its principal characteristics are:

Token name: HERO

Blockchain: Internet Computer (ICP)

Token standard: ICRC

Genesis supply: 2,000,000,000 HERO

Additional minting: Not permitted

Primary purpose: Community participation and payment for selected services

Transferability: HERO is transferable on the Internet Computer

Trading: HERO has been listed on ICPSwap since 30 October 2026

3.2 No Ownership or Financial Rights

HERO does not represent:

- Shares or equity in Zero To Hero.
- Ownership of the YouTube channel, blog, applications, or any associated business.
- A right to receive revenue, profits, dividends, interest, or other financial distributions.
- A claim against the assets or liabilities of the operator or any associated company.
- Voting rights or governance rights over the project.
- A right to require the operator to continue producing content or maintaining applications.
- A right to require token buybacks, burns, or market support.

The operator retains responsibility for the project's editorial direction, content production, and day-to-day activities.

HERO holders do not acquire management or decision-making authority through holding or using the token.

4. Token Supply and Allocation

4.1 Fixed Supply

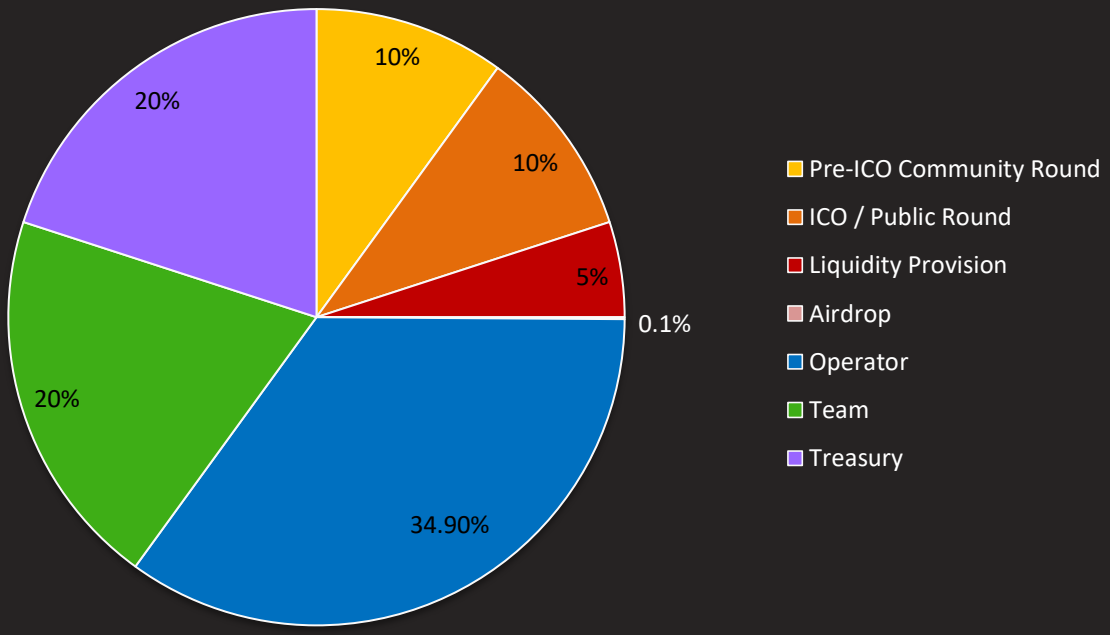
The genesis supply of HERO is fixed at 2,000,000,000 tokens.

The token contract does not permit additional minting.

Permanent burns may reduce the amount of HERO in existence. Tokens held in an ordinary wallet, including a wallet described as a burn wallet, are not considered burned merely because they are intended not to be used. A reduction in supply is counted as a burn only when the tokens have been irreversibly destroyed under the token's technical mechanism.

The genesis supply remains 2 billion HERO even if subsequent burns reduce the current supply.

4.2 Allocation



The revised allocation is as follows:

- Early community distribution: 10%
- Community distribution round: 10%
- Airdrop: 0.1%
- Liquidity Provision: 5%
- Operator: 34.9%

- Team: 20%
- Treasury: 20%

The treasury is a separate allocation and is not part of Fabio's personal allocation.

4.3 Early Community Distribution

Early community members who supported the Zero To Hero channel through merchandise purchases received HERO as a community thank-you.

This allocation represented up to 10% of the genesis supply, or 200,000,000 HERO.

The historical distribution used a reference fully diluted valuation of €200,000, corresponding to a reference price of €0.0001 per HERO.

Recipients were given a limited period in which to claim the tokens associated with their purchases.

4.4 Community Distribution Round

In May 2026, a limited community distribution round took place at a rate of: 1 ICP = 10,000 HERO.

Approximately 170 wallets received tokens in exchange for approximately 8,000 ICP.

Of the ICP received, approximately 6,000 ICP was locked in neurons for a two-year period and approximately 2,000 ICP was retained as liquid funds.

The operator also contributed 1,000 ICP of personal funds to seed the liquidity pool.

These are historical distribution details and do not create any continuing obligation to conduct further token sales or distributions.

4.5 Operator Allocation and Vesting

Fabio, the operator of Zero To Hero, has an allocation of: 698,000,000 HERO (34.9% of genesis supply).



The allocation follows the same monthly release structure as the team allocations:

- 10,000,000 HERO are initially available.
- The remaining 688,000,000 HERO are subject to a release schedule of 5,000,000 HERO per month.
- The final monthly release is adjusted to the remaining balance.

On this basis, the remaining allocation requires 138 monthly releases: 137 releases of 5,000,000 HERO and a final release of 3,000,000 HERO.

4.6 Team Allocation and Vesting

The team allocation is 400,000,000 HERO, representing 20% of genesis supply.

The allocation is associated with the contributions of Marelle and Pietro.

Marelle:

- Total allocation: 200,000,000 HERO.
- Initially available: 10,000,000 HERO.
- Remaining allocation: 190,000,000 HERO.
- Monthly release: 5,000,000 HERO.
- Number of monthly releases: 38.

Pietro:

The historical team allocation associated with Pietro was 200,000,000 HERO.

Of this amount, 10,000,000 HERO have been permanently burned and a further 10,000,000 HERO are held in a designated burn wallet. The remaining allocation attributed to Pietro is therefore 180,000,000 HERO.

For the remaining allocation:

- Total retained allocation: 180,000,000 HERO.
- Initially available: 10,000,000 HERO.
- Remaining scheduled allocation: 170,000,000 HERO.

- Monthly release: 5,000,000 HERO.
- Number of monthly releases: 34.

The 10,000,000 HERO held in the burn wallet are not included as permanently burned unless they have been irreversibly destroyed.

4.7 Treasury Allocation

The treasury allocation is: 400,000,000 HERO (20% of genesis supply).

It is intended to be maintained separately from the operator's personal allocation.

Potential uses may include ecosystem development, community initiatives, application maintenance, technical work, and other activities that directly support the Zero To Hero ecosystem.

The treasury does not represent a fund belonging to token holders. It does not create a claim to treasury assets, revenue, or future distributions.

Any change to these arrangements should be disclosed.

5. Existing HERO Utility and Token Burns

5.1 OpenChat Subscription

The principal existing service for which HERO is required is the private OpenChat community subscription.

Members pay a subscription fee of: 2,000 HERO per subscription.

The payment is processed through OpenChat. Of the 2,000 HERO paid:

- 40 HERO are charged as the OpenChat platform fee.
- 1,960 HERO are received by the operator.
- The operator subsequently burns the full 1,960 HERO received.

The burn is performed manually by the operator after receipt of the subscription payment.

The resulting burn transaction can be verified on-chain and is tracked through the HERO Burn Dashboard.

The subscription is a payment for access to the private community. It does not provide ownership, governance, or financial rights.

5.2 Public Applications and Content

The Zero To Hero applications are generally accessible to everyone without a HERO balance or payment.

Likewise, YouTube content, X updates, and all blog articles published to date have been freely accessible.

The project may introduce paid or gated blog content in the future. If this happens, the applicable access and payment terms will be disclosed before the relevant feature is introduced.

The existence of a free application does not imply that holding HERO is required to use it.

5.3 Burns and Supply Reduction

Permanent burns reduce the amount of HERO in existence.

The project currently has an established burn process associated with OpenChat subscriptions. The operator may also carry out other burns, but no additional burn volume or schedule is guaranteed.

5.4 No Buyback or Price-Support Commitment

HERO holders should not expect the operator to purchase tokens from the market, maintain a particular price, provide liquidity, or support a minimum valuation.

The project does not promise market purchases or price support.

Any future token burn or treasury transaction will be subject to the applicable policy, operational circumstances, and legal requirements.

6. Team and Project Responsibilities

Fabio — Operator

Fabio is responsible for the day-to-day operation of Zero To Hero and its core content production.

His work includes cryptocurrency analysis, video production, editorial direction, community engagement, and coordination of the ecosystem's applications and activities.

Marelle — Design and Graphics

Marelle contributes to the visual identity of Zero To Hero, including graphics, thumbnails, design, and visual layouts for videos and related publications.

Pietro — Technical and Operational Contributions

Pietro contributes technical and operational expertise, including development, automation, SEO, product operations, and technical writing.

The team allocations described in Section 4 reflect the token allocations associated with these contributions.

The existence of a token allocation does not create an employment relationship, equity interest, or claim on project revenue.

7. Corporate and Operational Structure

Zero To Hero is operated as a media and community project.

8. Technology and Infrastructure Risks

HERO operates on the Internet Computer blockchain using the ICRC token standard.

Transactions and token balances are recorded on the relevant blockchain ledger. However, blockchain deployment does not eliminate technical, operational, or third-party risks.

The ecosystem's applications have been developed using Caffeine AI and deployed as Internet Computer canisters managed by Caffeine.

The availability of these applications may depend on:

- The Internet Computer network.
- The relevant canisters and smart-contract functionality.
- Caffeine's infrastructure and services.
- External data providers and integrations.
- The continued maintenance and development of the applications.

A disruption, failure, change, or discontinuation of any of these services could affect application availability or functionality.

No guarantee is given that all applications will remain available indefinitely.

9. Roadmap and Future Development

The project's general objective is to continue producing cryptocurrency-related content and maintaining useful tools for the community.

Potential areas of future development include:

- Improving existing analytical applications.
- Adding new cryptocurrency and market-data tools.
- Expanding the educational and written content.
- Improving the OpenChat community experience.
- Developing additional community services.

- Introducing gated blog content or other paid features where appropriate.

These are areas of potential development, not binding commitments.

The timing, scope, and availability of future features may change. No particular feature, service, or development milestone is guaranteed.

10. Principal Risks

Holding or using HERO involves significant risks. Prospective users should understand the following before acquiring or interacting with the token.

10.1 Concentration Risk

A significant portion of the genesis supply is allocated to the operator, team, and treasury.

The operator allocation represents 34.9%, the team allocation represents 20%, and the treasury represents 20%.

These allocations create concentration risk. The practical degree of concentration also depends on the treasury's actual control arrangements and the ability of allocation recipients to transfer their tokens.

Large transfers or sales could affect the market price and available liquidity.

10.2 Vesting and Release Risk

The operator and team allocations are subject to monthly release schedules.

Released tokens may be transferred or sold, subject to any applicable restrictions. The market may be affected by actual or anticipated releases.

Vesting does not guarantee that recipients will retain their tokens.

10.3 Liquidity Risk

HERO is traded on a third-party trading platform. There is no guarantee that sufficient buyers or sellers will be available at any particular time.

The market may have limited liquidity, and holders may be unable to sell tokens at their preferred price or at all.

10.4 Market Volatility

Cryptocurrency markets are highly volatile.

The market price of HERO may be affected by general market conditions, changes in the value of ICP and other cryptocurrencies, trading activity, market sentiment, and project-specific developments.

The token may lose some or all of its market value.

10.5 Dependence on the Operator

The Zero To Hero ecosystem depends significantly on the operator's continued involvement.

If the operator becomes unavailable, changes focus, or stops producing content, the community and applications may be affected.

There is no guarantee that the project will continue indefinitely.

10.6 Application and Infrastructure Risk

Applications may experience bugs, downtime, security vulnerabilities, inaccurate data, or discontinued integrations.

The use of Caffeine-managed canisters and external data services creates dependencies on third-party infrastructure.

10.7 Regulatory Risk

The legal and regulatory treatment of crypto-assets varies between jurisdictions and may change over time.

The global accessibility of Zero To Hero content and services may expose the project and its users to different legal requirements.

A regulatory change or a different legal classification of HERO could affect its distribution, trading, or use.

10.8 Burn Risk

The OpenChat subscription burn process depends on subscription activity and the operator carrying out the burn after receiving the relevant tokens.

Other burns are not guaranteed.

A reduction in subscription activity or a change in the operational process may reduce the amount of HERO burned.

10.9 No Guarantee of Utility or Value

The availability of community features and applications may change.

HERO does not guarantee access to every service in the ecosystem, and it does not provide a guaranteed economic benefit.

There is no assurance that HERO will maintain a market price or retain any particular level of utility.

11. Disclaimers

This document is intended to provide factual information about HERO and the Zero To Hero ecosystem.

It is not an offer, solicitation, or recommendation to buy or sell HERO or any other crypto-asset.

It does not constitute financial, investment, legal, tax, or accounting advice.

HERO does not represent equity, shares, debt, ownership, or any right to the assets, revenue, profits, or business activities of Zero To Hero or any associated entity.

No person acquiring HERO should rely on an expectation of profit, price appreciation, future market support, token buybacks, or discretionary burns.

The operator, team, and associated entities make no guarantee regarding token price, market liquidity, future demand, application availability, or continued operation of the ecosystem.

The information in this document reflects the project's position as of its publication date. Certain historical figures, wallet balances, and technical details should be verified against the relevant on-chain records before publication.

Prospective holders should conduct their own independent research and obtain professional advice where appropriate. They should only acquire or use HERO after considering the possibility of losing the entire amount paid.

12. Conclusion

HERO is a community token associated with the Zero To Hero media and application ecosystem.

The project provides public cryptocurrency content, freely accessible analytical applications, and a private OpenChat community that requires a subscription payment in HERO.

The token has a fixed genesis supply of 2 billion HERO, with no additional minting permitted. Its allocation includes community distributions, liquidity, the operator, the team, and a separate treasury.

HERO does not provide ownership, revenue-sharing, profit-sharing, or governance rights.

The project's future development depends on the continued operation of its media platforms, community, applications, and supporting infrastructure.

Participation in HERO involves material market, liquidity, concentration, technical, operational, and regulatory risks. No particular financial outcome or continued availability of services is guaranteed.